

**Information to identify the case:**

Debtor 1	<u>Ryan E. Ross</u>	Social Security number or ITIN	xxx-xx-2452
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Valerie J. Ross</u>	Social Security number or ITIN	xxx-xx-0765
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70706-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan E. Ross

Valerie J. Ross

3/23/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ryan E. Ross  
Valerie J. Ross  
Debtors

Case No. 16-70706-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Mar 23, 2022

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan E. Ross, Valerie J. Ross, 500 Locust Street, Indiana, PA 15701-3022
cr	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
14303787	Alltran Financial, LP, P.O. Box 4044, Concord, CA 94524-4044
14303793	+ Collection Service Center, P.O. Box 68, Altoona, PA 16603-0068
14303802	DLP, Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
14303803	Elan Financial Service, 4 Station Square Ste 620, Pittsburgh, PA 15219
14303804	Emerald AR Systems, LLC, P.O. Box 845066, Los Angeles, CA 90084-5066
14303806	+ Indiana Ambulatory Surgical Associates, 841 Hospital Road, Indiana, PA 15701-3620
14303807	+ Indiana Cardiovascular Specialists, 15 South Eighth Street, Indiana, PA 15701-2776
14303808	+ Indiana County Tax Claim Bureau, 825 Philadelphia St, Indiana, PA 15701-3951
14303809	Indiana Regional Imaging, PC, 7 Acee Drive, Natrona Heights, PA 15065-9700
14303810	Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
14303814	+ S & T Bank, 800 Philadelphia Street, P.O. Box 190, Indiana, PA 15701-0190
14303813	+ S & T Bank, P.O. Box D, Brookeway, PA 15824-0504
14312292	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15207069	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14312291	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14303817	+ The HMC Group, PO Box 16211, Rocky River, OH 44116-0211
14303818	+ The SOS Group, P.O. Box 16211, Rocky River, OH 44116-0211
14303819	+ U.S. Bk RMS CC, P.O. Box 108, Saint Louis, MO 63166-0108

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14303788	+ EDI: BANKAMER.COM	Mar 24 2022 03:28:00	Bank Of America, P.O. Box 26012, Greensboro, NC 27420-6012

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User: auto

Page 2 of 3

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14342002	EDI: BANKAMER.COM	Mar 24 2022 03:28:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14303789	+ EDI: TSYS2	Mar 24 2022 03:28:00	Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
15264529	+ EDI: DVTM.COM	Mar 24 2022 03:28:00	Bridgecrest, 7300 E. Hampton Ave., Ste 101, Mesa, AZ 85209-3324
14303791	+ EDI: CITICORP.COM	Mar 24 2022 03:28:00	Citibank / Sears, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-0040
14303792	+ Email/Text: mediamanagers@clientservices.com	Mar 23 2022 23:28:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14303794	+ EDI: WFNNB.COM	Mar 24 2022 03:28:00	Comenity Bank/Bon Ton, 3100 Easton Square Place, Columbus, OH 43219-6232
14303795	+ EDI: WFNNB.COM	Mar 24 2022 03:28:00	Comenity Bank/Fashion Bug, P.O. Box 182125, Columbus, OH 43218-2125
14303796	+ EDI: WFNNB.COM	Mar 24 2022 03:28:00	Comenity Bank/GanderMtn., P.O. Box 182125, Columbus, OH 43218-2125
14303797	+ EDI: WFNNB.COM	Mar 24 2022 03:28:00	Comenitycapital/Boscov, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125
14303798	+ EDI: CCS.COM	Mar 24 2022 03:28:00	Credit Collections Svc., P.O. Box 773, Needham, MA 02494-0918
14303799	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 23 2022 23:29:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14303800	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 23 2022 23:29:00	Credit Management Co., 2121 Noblestown Rd, P.O. Box 16346, Pittsburgh, PA 15242-0346
14303801	+ EDI: CMIGROUP.COM	Mar 24 2022 03:28:00	Credit Management, LP, Attn: Bankruptcy, P.O. Box 118288, Carrollton, TX 75011-8288
14303805	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 23 2022 23:29:00	Harley Davidson Financial, Attention: Bankruptcy, P.O. Box 22048, Carson City, NV 89721-2048
14319514	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 23 2022 23:28:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303790	EDI: JPMORGANCHASE	Mar 24 2022 03:28:00	Chase Card Services, Attn: Correspondence Dept., P.O. Box 15298, Wilmington, DE 19850
14356718	+ EDI: MID8.COM	Mar 24 2022 03:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14346017	EDI: PRA.COM	Mar 24 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14309025	EDI: Q3G.COM	Mar 24 2022 03:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14314990	EDI: Q3G.COM	Mar 24 2022 03:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14303815	+ EDI: RMSC.COM	Mar 24 2022 03:28:00	Synchrony Bank/ JC Penneys, P.O. Box 965064, Orlando, FL 32896-5064
14303816	+ EDI: RMSC.COM	Mar 24 2022 03:28:00	Synchrony Bank/Walmart, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: auto

Page 3 of 3

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Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14641837	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14641885	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303811	*+	Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
14303812	##+	Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:**

Name	Email Address
Beth L. Slaby	on behalf of Creditor S&T Bank bslaby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Ryan E. Ross ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Valerie J. Ross ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7